Case 18-20745-JAD Doc 102 Filed 01/01/20 Entered 01/02/20 00:36:45 Desc

	Imaged Certificate of Notice	Page 1 of 4		
Information <sup>1</sup>	to identify the case:			
Debtor 1	Corlea H. Ware	Social Security number or ITIN xxx-xx-7262		
Debtor 2	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN		
(Spouse, if filing)		EIN		
United States B PENNSYLVANI	ankruptcy Court WESTERN DISTRICT OF	Date case filed in chapter 13 2/28/18		
Case number:	18-20745-JAD	Date case converted to chapter 7 12/30/19		

# Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Corlea H. Ware	
2.	All other names used in the last 8 years	,	
3.	Address	4115 Jefferson Avenue Washington, PA 15301	
4.	<b>Debtor's attorney</b> Name and address	David A. Rice Rice & Associates Law Firm 15 West Beau Street Washington, PA 15301	Contact phone 724–225–7270 Email: ricelaw1@verizon.net
5.	Bankruptcy trustee Name and address	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Contact phone 412–341–4323 Email: pwilson@pjwlaw.net

For more information, see page 2 >

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Debtor Corlea H. Ware Case number 18-20745-JAD

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219

Hours open:

Mon. - Fri. Pittsburgh Office: 9:00a.m. -4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.

Contact phone 412-644-2700

Date: 12/30/19

7. Meeting of creditors

February 1, 2019 at 11:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

First Floor Conference Room, 29 West Cherry Avenue, Washington, PA 15301

8.

Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/2/19

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of claim:

Filing deadline: 3/9/20

Filing deadline:

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

Filing deadline: 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re: Corlea H. Ware Debtor Case No. 18-20745-JAD Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: nsha Page 1 of 2 Date Rcvd: Dec 30, 2019 Form ID: 309B Total Noticed: 34

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 01, 2020.
db
                         +Corlea H. Ware,
                                                      4115 Jefferson Avenue, Washington, PA 15301-9342
                        +Anthony T. Kovalchick, PA Office of the Attorney General, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227

+Jodi L. Hause, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Town 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408

+Scott R. Lowden, Nicotero & Lowden PC, 3948 Monroeville Blvd., Suite 2,
aty
                                                                                                                   Omni William Penn Office Tower,
aty
aty
                           Monroeville, PA 15146-2437
                        +Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,
aty
                           Philadelphia, PA 19103-1814
                        +Melissa A. Dryer, Keller Williams, 460 Washington Rd., Ste 2,
                                                                                                                                     Washington, PA 15301-2765
                        +Mefissa A. Dryer, Reflet Williams, 100 Washington Rd., 3cc 2, mashington, 1.
+Office of Attorney General, Pennsylvania Departmen, Office of Attorney General,
5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
+Account Recovery / Ditronics Financial, Attn: Bankruptcy, 3031 N 114th St,
cr
                        +Account Recovery / Ditronics Financial,
Milwalkee, WI 53222-4218
14782852
                        +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 4: (address filed with court: Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274) +Cmwlth of PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623 +Convergent / Direct TV, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
                       ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL,
14782856
                                                                                                                                             COLUMBUS OH 43215-4157
14782855
14782857
                        +Convergent / Direct TV, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
+Credit Coll USA / Washington Eye Center, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
+E. Ronald Salvitti, MD, 750 E. Beau St., Washington, PA 15301-6661
+PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
+Palermo & Kissinger, 9 East Beau Street, Washington, PA 15301-4718
+Palermo/Kissinger & Associates, P.C., 9 East Beau St., Washington, PA 15301-4701
+Quality Asset Recovery /Cornerstone Care, Po Box 239, Gibbsboro, NJ 08026-0239
UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
+Wells Fargo Bank NA, C/O Elizabeth Bennett, Esq., 1617 JFK Blvd., Suite 1400,
Philadelphia PA 19103-1814
14782859
14782860
14782862
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                           Philadelphia, PA 19103-1814
14782868
                          Wells Fargo Home Morgage, Written Correspondence Resolutions, Mac#2302-04e,
                           DesMoines, IA 50306
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ricelawl@verizon.net Dec 31 2019 02:17:17 David A. Rice,
                        Rice & Associates Law Firm, 15 West Beau Street, Washington, PA 15301 +EDI: QPJWILSON.COM Dec 31 2019 07:08:00 Pamela J. Wilson, 810 Vermont Avenue,
tr
                           Pittsburgh, PA 15234-1222
smq
                          E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 31 2019 02:17:35
                                                                                                                                   Pennsylvania Dept. of Revenue,
                           Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                        Harrisburg, PA 17128-0946
+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 31 2019 02:17:44
                           Office of the United States Trustee,
                                                                                       Liberty Center., 1001 Liberty Avenue, Suite 970,
                           Pittsburgh, PA 15222-3721
14782853
                        +EDI: CAPITALONE.COM Dec 31 2019 07:08:00
                                                                                                 Capital One,
                        Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +EDI: CCS.COM Dec 31 2019 07:08:00 Credi Collect Ser / Geico Casualty Co.,
14782858
                          725 Canton Street, Norwood, MA 02062-2679
EDI: IRS.COM Dec 31 2019 07:08:00 Interna
14782861
                                                                                     Internal Revenue Service, 1000 Liberty Avenue,
                           Pittsburgh, PA 15222
                          E-mail/PDF: resurgentbknotifications@resurgent.com Dec 31 2019 02:24:47
14825885
                           LVNV Funding, LLC its successors and assigns as, assignee of Homecomings Financial, Network, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0
                                                                                                                             Greenville, SC 29603-0587
                          E-mail/Text: blegal@phfa.org Dec 31 2019 02:17:46
14888001
                                                                                                             PHFA/HEMAP,
                                                                                                                                      211 NORTH FRONT ST,
                           PO BOX 8029, HARRISBURG, PA 17105
                        +E-mail/Text: blegal@phfa.org Dec 31 2019 02:17:46
14782863
                                                                                                               Pa Housing Finance Agency,
                          2101 N. Front Street, Harrisburg, PA 17110-1086 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 31 2019 02:17:35
14790181
                           Pennsylvania Department of Revenue,
                                                                                      Bankruptcy Division P O Box 280946,
                           Harrisburg PA 17128-0946
14782866
                         +EDI: VERIZONCOMB.COM Dec 31 2019 07:08:00
                           Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
                          Weldon Springs, MO 63304-2225
EDI: AIS.COM Dec 31 2019 07:08:00
14822131
                                                                                      Verizon,
                                                                                                       by American InfoSource LP as agent,
                          PO Box 248838, Oklahoma City, OK 73124-8838
EDI: WFFC.COM Dec 31 2019 07:08:00 Wells Far
14799986
                                                                                     Wells Fargo Bank, N.A., Default Document Processing,
                                             1000 Blue Gentian Road, Eagan MN 55121-7700
                           N9286-01Y,
                                                                                                                                                   TOTAL: 14
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
Wells Fargo Bank, N.A.

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District/off: 0315-2 User: nsha Page 2 of 2 Date Royd: Dec 30, 2019

Form ID: 309B Total Noticed: 34

++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, 14862524\* BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas of Pennsylvania, PO Box 117, Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Columbus, OH 43216)

14983986\*

Harrisburg PA 17128-0946 14782854 ##+Capital One Bank (USA) NA, c/o Michael Ratchford, Esq., 409 Lackawana Ave., Suite 3C,

Scranton, PA 18503-2059

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2019 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General, Pennsylvania Department of Revenue akovalchick@attorneygeneral.gov

David A. Rice on behalf of Debtor Corlea H. Ware ricelawl@verizon.net, lowdenscott@gmail.com Jodi L. Hause on behalf of Creditor Wells Fargo Bank, N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Pamela J. Wilson pwilson@pjwlaw.net, pwilson@ecf.axosfs.com Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Scott R. Lowden on behalf of Debtor Corlea H. Ware niclowlgl@comcast.net Thomas Song on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com

TOTAL: 8